

REMARKS

A. INTRODUCTION

On March 9, 2004, Applicants submitted an Amendment in response to the Office Action mailed on December 29, 2003. To further define the protection to which Applicants are entitled, new claims 48-51 are submitted. These new claims are fully supported by the application as originally filed. No new matter is added by this Supplemental Amendment.

B. PATENTABILITY OF NEW CLAIMS

The new claims are patentable over the cited references, because the new claims recite combinations of features that are not disclosed or suggested by the cited references. For example, claim 50 recites “*use of a linked account instrument*” and “*performing at least one automatic withdrawal from said at least one cash account to satisfy at least part of the charges incurred through use of the linked account instrument.*” And claim 51 recites “*use of a linked account instrument*” and “*performing sweeps wherein funds are withdrawn from said at least one cash account at predetermined times.*” The dependent claims are patentable for at least the same reasons that the independent claims from which they depend are patentable.

C. CONCLUSION

Applicant respectfully submits that the application is in condition for allowance.
Favorable reconsideration and allowance of the pending claims are respectfully solicited.


Should there be anything further required to place the application in better condition for allowance, the Examiner is invited to contact Applicant's undersigned representative at the telephone number listed below.

In the event any additional fees are due, the Commissioner is hereby authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS, LLP

By:



Ce Li
Limited Recognition
under 37 C.F.R. § 10.9(b)

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